

Form 604

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

<b>Jeffrey R. Dryden</b> <i>Debtor(s)</i>	:	Case No. 16-22099-GLT
	:	Chapter: 13
<b>RONDA J. WINNECOUR, Trustee,</b> <i>Movant(s),</i>	:	
	:	
<b>v.</b> <b>No Respondents</b> <i>Respondent(s).</i>	:	Related to Document No. 98
	:	Hearing Date: 10/20/21 at 11:00 AM
	:	
	:	

**ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this *The 26th of August, 2021*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 98 by the Chapter 13 Trustee,

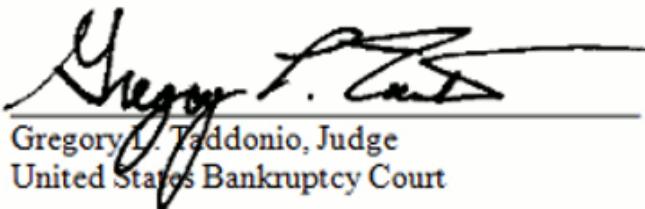
It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) ***On or before October 10, 2021***, any ***Response***, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on ***October 20, 2021 at 11:00 AM*** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court ***may*** determine that no hearing is required and accordingly enter the order by default. ***To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L. Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.*** In the event a default order has been signed, the Moving Party shall ***IMMEDIATELY*** advise all affected parties. If a default order has not been entered, the parties are ***required*** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's ***Certificate of Discharge Eligibility*** or ***Certificate of Financial Management*** is not timely filed, ***the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.***



\_\_\_\_\_  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
Jeffrey R. Dryden  
Debtor

Case No. 16-22099-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Aug 26, 2021

User: dbas  
Form ID: 604

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2021:**

Recip ID	Recipient Name and Address
db	+ Jeffrey R. Dryden, 555 3rd Street, Butler, PA 16001-4524
aty	+ The Debt Doctors at Quatrini Rafferty, 941 Penn Avenue, Suite 101, Pittsburgh, PA 15222-3843
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ Marine Federal Credit Union, 819 Parris Island Gateway, Beaufort, SC 29906-6933
cr	+ Peoples TWP, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14253454	+ Armstrong, 1 Armstrong Place, Butler, PA 16001-1988
14253457	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, PO Box 1623, Butler, PA 16003
14253461	+ Fed Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
14302965	+ Freedom Mortgage Corporation, 907 Pleasant Valley Ave, Mount Laurel, NJ 08054-1210
14253462	+ Freedom Mortgage Corporation, 907 Pleasant Valley Ave., Suite 3, Mount Laurel, NJ 08054-1210
14253463	+ J. Scott Watson, P.C., 24 Regency Plaza, Glen Mills, PA 19342-1001
14310629	+ Marine Federal Credit Union, PO Box 1336, Jacksonville, NC 28541-1336
14277271	Marine Federal Credit Union, P.O. Box 1551, Jacksonville, NC 28541-1551
14240987	+ Michael F. Ratchford, Esq., Abrahamsen Ratchford, PC, 409 Lackawanna Ave, Suite 3, Scranton, PA 18503-2062
14253467	Phelan Hallinan Diamond and Jones, LLP, Suite 1400, 1617 JFK Boulevard, Philadelphia, PA 19103-1814
14285229	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184
14250014	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
14253471	+ Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Aug 26 2021 23:13:33	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14253456	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 26 2021 23:23:49	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14253455	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 26 2021 23:13:32	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
14247349	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 26 2021 23:13:35	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14253458	+ Email/Text: clientservices@credit-control.com	Aug 26 2021 23:16:00	Credit Control, LLC, 5757 Phantom Dr., Ste. 330, Hazelwood, MO 63042-2429
14253459	+ Email/Text: bdsupport@creditmanagementcompany.com	Aug 26 2021 23:16:00	Credit Management Co., 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
14253460	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 26 2021 23:23:43	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
14253464	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 26 2021 23:23:44	LVNV Funding, P.O. Box 10587, Greenville, SC 29603-0587
14243105	Email/PDF: resurgentbknotifications@resurgent.com		

District/off: 0315-2

User: dbas

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Date Rcvd: Aug 26, 2021

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Total Noticed: 36

14261194	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 26 2021 23:23:44	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14296142	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 26 2021 23:13:32	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14253465	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 26 2021 23:16:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14314540	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 26 2021 23:13:33	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
14255384	Email/Text: bnc-quantum@quantum3group.com	Aug 26 2021 23:13:36	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14247027	Email/PDF: rmscedi@recoverycorp.com	Aug 26 2021 23:15:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14240988	+ Email/Text: BKRMailOPS@weltman.com	Aug 26 2021 23:13:33	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14253469	Email/PDF: gecsed@recoverycorp.com	Aug 26 2021 23:15:00	Sterling Jewelers, 375 Ghent Road, Akron, OH 44333-4601
14253470	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 26 2021 23:13:36	Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
		Aug 26 2021 23:23:49	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
14253466	*+	Michael F. Ratchford, Esq., Abrahamsen Ratchford, PC, 409 Lackawanna Ave, Suite 3, Scranton, PA 18503-2062
14253468	*+	Sterling Jewelers, 375 Ghent Road, Akron, OH 44333-4601

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: dbas

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Andrew L. Spivack

on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com

Brian Nicholas

on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmllawgroup.com

James A. Prostko

on behalf of Creditor Freedom Mortgage Corporation jprostko@c-vlaw.com jamesprostko@gmail.com

Jeremy J. Kobeski

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com mcupec@grenenbirsic.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Matthew M. Herron

on behalf of Attorney The Debt Doctors at Quatrini Rafferty mmh@thedebtdoctors.com  
hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Matthew M. Herron

on behalf of Debtor Jeffrey R. Dryden mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Matthew M. Herron

on behalf of Attorney The Debt Doctors LLC mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 11